

2003

Wisconsin
**Health Insurance
Coverage**

*Bureau of Health Information and Policy
Division of Public Health
Wisconsin Department of Health and Family Services*

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2003

September 2004

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Foreword

This report on health insurance coverage in Wisconsin is based on information from the 2003 Wisconsin Family Health Survey.

This report was compiled in the Division of Public Health, Bureau of Health Information and Policy (BHIP). The Bureau of Health Information and Policy is a new bureau in the Division of Public Health. It comprises the former Bureau of Health Information (which was part of the Division of Health Care Financing) and selected policy staff from the Division of Public Health.

Judith Witt and Ann Spooner, Family Health Survey managers, created the final data set. Judith Witt was assisted in the production of this report by a BHIP team consisting of Eleanor Cautley, Chris Miller and Kären Leick. Patricia Nametz edited the report. The report was prepared under the supervision of Christine Hill-Sampson, Section Chief, Population Health Information Section, and the overall direction of Susan Wood, Director, Bureau of Health Information and Policy.

Survey sampling and interviewing were conducted by the University of Wisconsin Survey Center. The Division of Health Care Financing and the Division of Public Health contributed funding for the Family Health Survey.

The Bureau of Health Information and Policy greatly appreciates the cooperation of the 2,437 survey respondents. We thank them for their contribution to making this information available.

This report is available on the Department of Health and Family Services Web site at the following address: <http://dhfs.wisconsin.gov/stats/familyhealthsurvey.htm>

A 2002 edition of this report was not published. Instead, 2002 Family Health Survey findings on health insurance coverage were published in the online publication, "Initial Findings on Health Insurance Coverage in Wisconsin, 2002." All reports containing Family Health Survey data on health insurance coverage are available at <http://dhfs.wisconsin.gov/stats/healthinsurance.htm>.

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Introduction

The Wisconsin Family Health Survey (FHS) collects information about health insurance coverage, health status, health problems and use of health care services among Wisconsin residents. This survey was started in 1989 and has been conducted continuously since that time.

The survey results presented in this report are representative of Wisconsin household residents, who constitute approximately 97 percent of all persons residing in the state. (Non-household residents, including persons living in nursing homes, dormitories, prisons and other institutions, constitute the remaining 3 percent not represented by this survey.) Additional information about the survey design and the results presented here is included in the Technical Notes at the end of this document.

In the Family Health Survey, trained interviewers telephone a random sample of households and ask to speak with the household member most knowledgeable about the health of all household members. This respondent provides information for all people living in the household at the time of the interview. In 2003, the FHS interviewed respondents in 2,437 households; these households included 6,398 persons. Background characteristics, such as age, race, sex, poverty status, employment status, and education are also obtained for all persons in the household.

The tables in this report show estimated percentages of Wisconsin residents based on survey responses. These estimates should not be treated as precise results because they are derived from a sample. A 95 percent confidence interval (\pm) is printed in a column next to each percentage estimate; this means that 95 percent of similar surveys would obtain an estimate within the confidence interval specified. Tables also include estimated numbers of the Wisconsin household population, based on the weighted sample. Confidence intervals, weighting procedures and statistical tests for significance are described in the Technical Notes at the end of this document, as are variables used in this report, such as insurance coverage, poverty status and metropolitan areas.

Key Findings

Coverage Over the Past Year

- The majority of Wisconsin household residents were covered by health insurance for an entire year, based on findings of the 2003 Wisconsin Family Health Survey. Ninety percent of Wisconsin residents had insurance for all 12 months prior to the survey interview, 5 percent had insurance for some of the past 12 months, and 4 percent had no insurance coverage at all during the past 12 months (see Table 1). The survey was conducted every month of 2003.
- An estimated 4.8 million state residents were insured for all 12 months prior to the survey; 284,000 were insured part of the past year and uninsured part of the year; 212,000 had no insurance coverage during the past year.
- Among working-age adults, ages 18 to 64, those working full time for an employer were without health insurance for the entire past year at a lower rate (4%) than were the full-time self-employed (9%).
- Adults age 65 and older had the highest proportion insured among all age groups, with 99 percent insured for the entire past year.
- The proportion without health insurance coverage for the entire year was higher among Hispanic residents than among non-Hispanic whites, non-Hispanic blacks or people of two or more races. It was also higher among poor residents (11%) than among near-poor (8%) and non-poor (2%) residents.
- Nine percent of children, ages 0-17, living in poor households were uninsured for part or all of the past year, compared to 13 percent of children in near-poor households and 3 percent of children in non-poor households.

Current Coverage (Point-in-Time)

- At any point in time during 2003, an estimated 5 million Wisconsin household residents were covered by health insurance, while about 323,000 residents were uninsured. This is an estimated 6 percent of the state's household population without health insurance at one point in time (Table 2).
- Younger adults, ages 18 to 44, were more likely to be uninsured than other age groups (11% uninsured in 2003). Conversely, close to 100 percent of all adults age 65 and older were reported to have insurance coverage at any point in time.
- Black and Hispanic adults ages 18-64 were more likely to be uninsured than were white adults of the same age. Among children, non-Hispanic blacks were about as likely to be insured as non-Hispanic whites (97% and 96%, respectively).

Type of Health Insurance Coverage

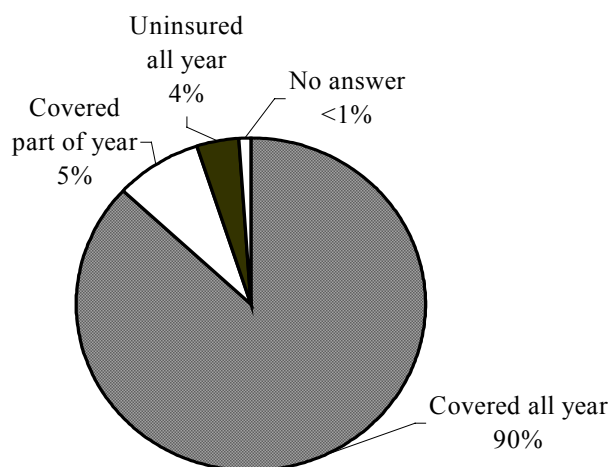
- Employer-sponsored insurance is the most prevalent type of coverage for people under age 65; it covers three-quarters of all people in this age group (Table 3).
- Among adults age 65 and older, 94 percent have Medicare coverage and 7 percent have Medicaid coverage.
- An estimated 9 percent of Wisconsin household residents have Medicaid coverage, including BadgerCare, Healthy Start, and other forms of Medical Assistance. Some also have other types of insurance in addition to Medicaid--either private insurance or Medicare. Among Wisconsin children, an estimated 18 percent have Medicaid coverage.

Health Insurance Coverage Over Past Year

Based on results of the 2003 Family Health Survey, the majority of Wisconsin residents in 2003 had health insurance for the entire past year. That is, they were continuously covered during the 12 months prior to the survey interview. An estimated 4.8 million residents (90%) were insured for all of the past 12 months.

An estimated 212,000 Wisconsin household residents (4%) had no health insurance of any kind during the past 12 months. Another 284,000 residents (5%) had health insurance for part of the year and were uninsured for part of the year. Together, an estimated total of 495,000 residents (9%) were uninsured during part or all of the past year (Figure 1). Those less likely to be insured for the entire year were people aged 18-44, working-age blacks (aged 18-64), Hispanics, those of two or more races, and those with low incomes (see Table 1, pages 6-7).

Figure 1. Health Insurance Coverage Over Past Year, Wisconsin 2003



Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

These estimates were obtained by asking survey respondents about their health insurance coverage for the 12 months prior to the interview in 2003. Respondents were asked about all kinds of private and government health insurance, including Medicare, Medical Assistance, BadgerCare, employer-provided coverage, and insurance bought directly from an insurance agent or insurance company. Respondents were also asked about whether they were covered for all 12 months since (date one year ago), or covered for part of that time, or not covered at all by health insurance since (date one year ago). (These questions were asked for all household members.)

Comparisons with national data. In the past, the FHS estimate of household residents who were uninsured for the entire year has been smaller than the estimate of persons uninsured for an entire calendar year produced by the U.S. Census Bureau's Current Population Survey. The differences between these two estimates are due primarily to differing survey methods (see Technical Notes, page 27). Current Population Survey results are useful in comparing Wisconsin to other states, while the FHS estimate is preferable for descriptions of Wisconsin's population.

Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2003

	Insured All Year		Insured Part of Year			
	Percent 90%	(C.I.±) (1%)	Percent 5%	(C.I.±) (1)	Number 284,000	(C.I.±) (29,000)
Total						
Age Groups						
0-17	93	(1)	5	(1)	59,000	(13,000)
18-44	83	(2)	9	(1)	192,000	(25,000)
45-64	94	(1)	2	(1)	29,000	(9,000)
65+	99	(1)	--	(--)	3,000	(3,000)
18-64	87	(1)	7	(1)	221,000	(26,000)
Sex and Age Groups						
Male (Ages 18+)	89	(1)	6	(1)	156,000	(22,000)
18-44	81	(2)	10	(2)	103,000	(19,000)
45-64	95	(2)	2	(1)	15,000	(7,000)
65+	99	(1)	--	(1)	1,000	(2,000)
Female (Ages 18+)	92	(1)	5	(1)	128,000	(20,000)
18-44	86	(2)	9	(2)	90,000	(16,000)
45-64	94	(2)	2	(1)	14,000	(6,000)
65+	99	(1)	1	(1)	2,000	(3,000)
Race/Ethnicity and Age Groups						
All Ages						
White, non-Hispanic	91	(1)	5	(1)	234,000	(27,000)
Black, non-Hispanic	88	(3)	6	(2)	10,000	(4,000)
Two or more races, non-Hispanic	73	(9)	14	(7)	10,000	(5,000)
Hispanic	73	(6)	9	(4)	18,000	(8,000)
Ages 0-17						
White, non-Hispanic	94	(1)	4	(1)	45,000	(11,000)
Black, non-Hispanic	96	(3)	4	(3)	2,000	(2,000)
Ages 18-64						
White, non-Hispanic	89	(1)	6	(1)	187,000	(24,000)
Black, non-Hispanic	81	(5)	8	(4)	7,000	(3,000)
Hispanic	59	(9)	14	(7)	16,000	(7,000)
Residence						
City of Milwaukee	86	(2)	8	(2)	44,000	(9,000)
Other Metropolitan (excluding City of Milwaukee)	91	(1)	5	(1)	157,000	(23,000)
Nonmetropolitan	89	(1)	6	(1)	83,000	(16,000)
Poverty Status						
Poor	76	(4)	11	(3)	44,000	(11,000)
Near-poor	81	(2)	10	(2)	93,000	(16,000)
Not poor	94	(1)	3	(1)	130,000	(20,000)
Employment						
Ages 0-17						
Live with employed adult(s)	93	(1)	4	(1)	53,000	(12,000)
Ages 18-64						
Employed full-time	91	(1)	5	(1)	112,000	(19,000)
Self-employed full-time	82	(5)	9	(4)	20,000	(8,000)
Employed part-time	85	(3)	8	(3)	29,000	(9,000)

Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2003 (continued)

	Uninsured All Year			
	Percent	(C.I.±)	Number	(C.I.±)
	4%	(--%)	212,000	(25,000)
Total				
Age Groups				
0-17	2	(1)	26,000	(9,000)
18-44	7	(1)	142,000	(22,000)
45-64	3	(1)	41,000	(11,000)
65+	--	(--)	2,000	(3,000)
18-64	6	(1)	183,000	(24,000)
Sex and Age Groups				
Male (Ages 18+)	5	(1)	122,000	(20,000)
18-44	8	(2)	89,000	(17,000)
45-64	3	(1)	17,000	(7,000)
65+	1	(1)	2,000	(3,000)
Female (Ages 18+)	3	(1)	90,000	(12,000)
18-44	5	(1)	53,000	(13,000)
45-64	4	(1)	24,000	(8,000)
65+	--	(--)	--	(--)
Race/Ethnicity and Age Groups				
All Ages				
White, non-Hispanic	3	(--)	150,000	(22,000)
Black, non-Hispanic	5	(2)	8,000	(3,000)
Two or more races, non-Hispanic	11	(6)	8,000	(4,000)
Hispanic	16	(5)	32,000	(10,000)
Ages 0-17				
White, non-Hispanic	2	(1)	22,000	(8,000)
Black, non-Hispanic	--	(--)	--	(--)
Ages 18-64				
White, non-Hispanic	4	(1)	128,000	(20,000)
Black, non-Hispanic	10	(4)	8,000	(3,000)
Hispanic	25	(8)	28,000	(9,000)
Residence				
City of Milwaukee	5	(1)	25,000	(7,000)
Other Metropolitan (excluding City of Milwaukee)	4	(1)	122,000	(20,000)
Nonmetropolitan	4	(1)	64,000	(14,000)
Poverty Status				
Poor	11	(3)	47,000	(11,000)
Near-poor	8	(2)	67,000	(14,000)
Not poor	2	(--)	70,000	(15,000)
Employment				
Ages 0-17				
Live with employed adult(s)	2	(1)	26,000	(9,000)
Ages 18-64				
Employed full-time	4	(1)	77,000	(16,000)
Self-employed full-time	9	(4)	20,000	(8,000)
Employed part-time	6	(2)	22,000	(8,000)

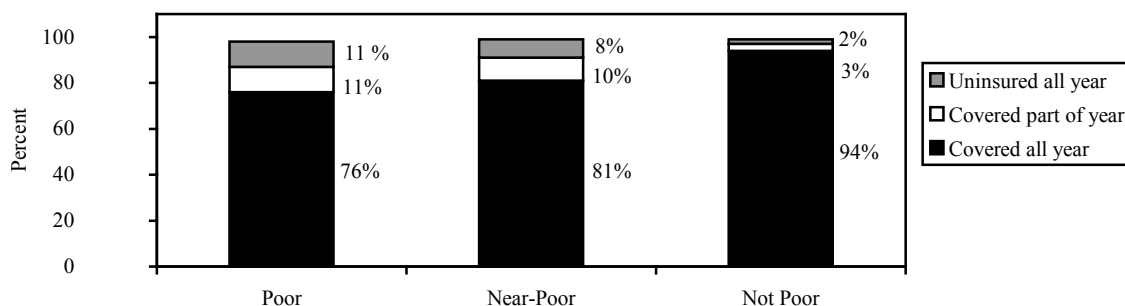
Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 28.

A dash (--) indicates 0.5% or less, or fewer than 1,000 persons.

In 2003, 22 percent of the poor and 18 percent of the near-poor were uninsured during part or all of the past year. In comparison, only 5 percent of non-poor residents had been uninsured during the year (Figure 2). Overall, 9 percent of all Wisconsin residents were uninsured during part or all of the past year (see Table 1, pages 6-7).

Figure 2. Health Insurance Coverage Over Past Year by Poverty Status, Wisconsin 2003

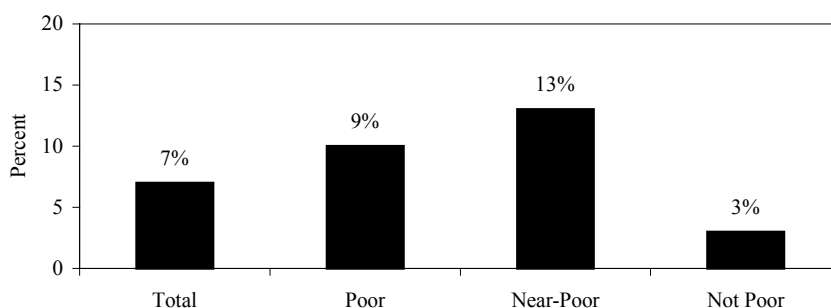


Source: 2003 Wisconsin Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Note: There was no answer to this question for 2 percent of poor persons, 1 percent of near-poor persons and less than 1 percent of non-poor persons.

In 2003, about 86,000 Wisconsin children (7 percent of the 1,300,000 children in the state) were uninsured for part or all of the past year. Nine percent of children living in poor households (13,000) had no health insurance during part or all of the past year (Figure 3). This contrasts with 13 percent of children living in near-poor households (30,000) and 3 percent of children living in non-poor households (27,000) who had no insurance during part or all of the past year.

Figure 3. Children Uninsured for Part or All of Past Year by Household Poverty Status, Wisconsin 2003



Source: 2003 Wisconsin Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

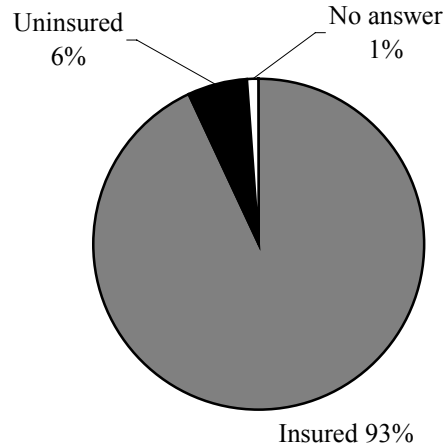
Note: Poverty status is unknown for 45,000 children, including 16,000 who were uninsured.

Current Health Insurance Coverage

The great majority of Wisconsin household residents have health insurance (counting both private and public coverage). In 2003, an estimated 4,958,000 Wisconsin household residents (93%) had health insurance and 323,000 (6%) did not. This estimate is a “snapshot” of Wisconsin at one point in time (Figure 4). (Respondents report on the health insurance coverage of each household member at the time of the survey interview; interviews are conducted throughout the year.)

The highest proportion insured is among older adults (age 65 and older), among whom nearly 100 percent are insured. Those significantly less likely to report having insurance were Hispanics, those aged 18-44, those of two or more races, and those with low incomes (see Table 2, page 10).

Figure 4. Current Health Insurance Coverage, Wisconsin 2003



Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

These data were obtained by asking respondents several questions about their current health insurance coverage. Separate questions were asked about Medicare, Medical Assistance (including Medicaid, Healthy Start and BadgerCare), private health insurance, employer-sponsored health insurance and other kinds of health care coverage for each household member. Those without any current health care coverage were considered uninsured at the time of the interview. (See Table 3, page 12, for specific types of health insurance coverage.)

Table 2. Current Health Insurance Coverage, Wisconsin 2003

	Insured		Uninsured			
	Percent	(C.I.±)	Percent	(C.I.±)	Number	(C.I.±)
Total	93%	(1%)	6%	(1%)	323,000	(31,000)
Age Groups						
0-17	96	(1)	3	(1)	44,000	(11,000)
18-44	88	(1)	11	(1)	219,000	(26,000)
45-64	95	(1)	5	(1)	57,000	(13,000)
65+	100*	(--)	--	(--)	2,000	(3,000)
18-64	91	(1)	8	(1)	276,000	(29,000)
Sex and Age Groups						
Male (Ages 18+)	93	(1)	7	(1)	178,000	(23,000)
18-44	87	(2)	12	(2)	128,000	(20,000)
45-64	96	(1)	4	(1)	24,000	(8,000)
65+	99	(1)	1	(1)	2,000	(3,000)
Female (Ages 18+)	94	(1)	5	(1)	145,000	(21,000)
18-44	90	(2)	9	(2)	92,000	(17,000)
45-64	95	(2)	5	(1)	33,000	(9,000)
65+	100*	(--)	--	(--)	--	(--)
Race/Ethnicity and Age Groups						
All Ages						
White, non-Hispanic	94	(1)	5	(1)	243,000	(28,000)
Black, non-Hispanic	92	(3)	7	(2)	11,000	(4,000)
Two or more races, non-Hispanic	84	(7)	14	(7)	10,000	(5,000)
Hispanic	79	(6)	21	(6)	41,000	(11,000)
Ages 0-17						
White, non-Hispanic	96	(1)	3	(1)	37,000	(10,000)
Black, non-Hispanic	97	(3)	2	(2)	1,000	(1,000)
Ages 18-64						
White, non-Hispanic	92	(1)	7	(1)	207,000	(26,000)
Black, non-Hispanic	87	(4)	12	(4)	10,000	(4,000)
Hispanic	68	(9)	31	(9)	34,000	(10,000)
Residence						
City of Milwaukee	92	(2)	7	(2)	39,000	(9,000)
Other Metropolitan (excluding City of Milwaukee)	94	(1)	5	(1)	178,000	(24,000)
Nonmetropolitan	92	(1)	7	(1)	105,000	(18,000)
Poverty Status						
Poor	84	(3)	14	(3)	59,000	(12,000)
Near-poor	87	(2)	12	(2)	110,000	(17,000)
Not poor	96	(1)	3	(1)	121,000	(19,000)
Employment						
Ages 0-17						
Live with employed adult(s)	96	(1)	3	(1)	43,000	(11,000)
Ages 18-64						
Employed full-time	94	(1)	5	(1)	114,000	(19,000)
Self-employed full-time	88	(4)	12	(4)	25,000	(8,000)
Employed part-time	90	(3)	10	(3)	35,000	(10,000)

Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 28.

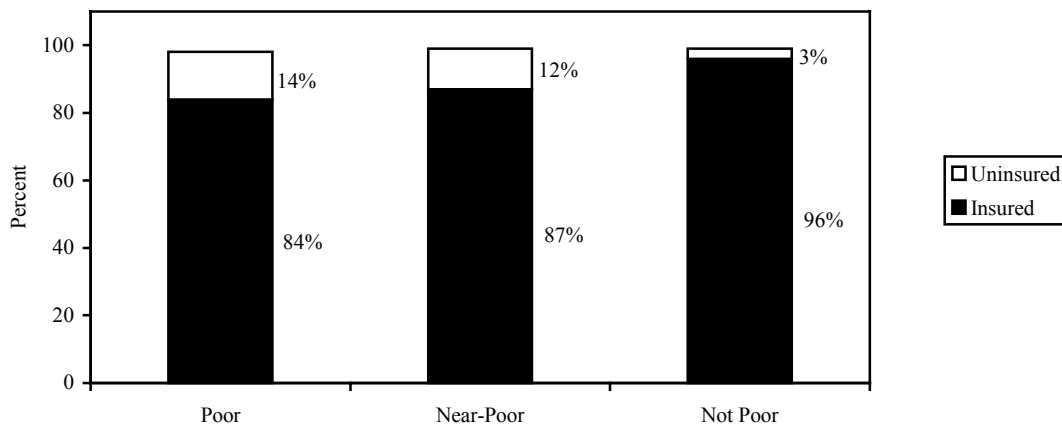
A dash (--) indicates 0.5% or less, or fewer than 1,000 persons.

* Rounded percentage: actual percentage more than 99.5 percent.

The estimated proportion uninsured was highest among the poor (14%) compared with near-poor and non-poor residents (12% and 3%, respectively) (Figure 5).

Poverty status is determined by household size at the time of the survey and household income in the calendar year preceding the survey. A household of four people was considered “poor” (below the federal poverty guideline) in the 2003 survey if total income was below \$18,000 (see Table 9, Technical Notes). The “near-poor” category includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$36,000. All others (in households with income twice the poverty guideline or higher) were considered “not poor.”

Figure 5. Insured and Uninsured by Poverty Status, Wisconsin 2003



Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Note: Data on this question were not available for 5 percent of those surveyed.

Even though the total population of poor residents (411,000) was about 11 percent of the non-poor population (3,732,000), the estimated number uninsured in each group was much closer: 59,000 poor residents and 121,000 non-poor residents were uninsured (see Table 2, page 10).

Table 3. Health Insurance Coverage by Type, Wisconsin 2003

Age Group	Type of Health Insurance									
	Employer-Sponsored Insurance		Other Private Insurance		Medicaid Only		Any Medicare		Other Types	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
0-17	73%	(2%)	3%	(1%)	14%	(2%)	1%	(--)	5%	(1%)
18-44	73	(2)	4	(1)	7	(1)	1	(--)	4	(1)
45-64	77	(2)	6	(1)	2	(1)	4	(1)	7	(1)
65+	4	(1)	1	(1)	1	(1)	94	(2)	--	(--)
Total	65	(1)	4	(--)	7	(1)	14	(1)	4	(--)

Age Group	No Health Insurance		Any Medicaid	
	Percent	(C.I.±)	Percent	(C.I.±)
0-17	3%	(1%)	18%	(2%)
18-44	11	(1)	8	(1)
45-64	4	(1)	4	(1)
65+	--	(--)	7	(2)
Total	6	(1)	9	(1)

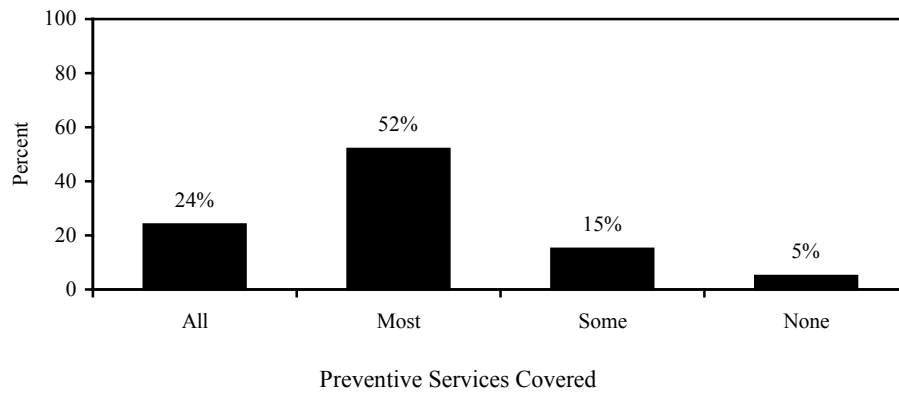
Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes. A dash (--) indicates 0.5% or less.

Type of health insurance coverage varies greatly by age (Table 3). The majority of working-age people (ages 18-64) have employer-sponsored insurance (75%). The majority of children (ages 0-17) are also covered by employer-sponsored insurance (73%). The highest percentage of Medicaid coverage among all age groups is among children (18%). Most household residents age 65 and older have Medicare coverage (94%) and 7 percent of them have Medicaid coverage.

For 5 percent of persons with private health insurance, the costs of general checkups and other preventive services were not covered (Figure 6, next page). This can be considered a measure of underinsurance in the population. These data were obtained by asking privately insured respondents: *“Does this health insurance plan pay for all, most, some, or none of the costs of general checkups and other preventive services?”* (The question about coverage of preventive care was asked only for persons with employer-sponsored and other private insurance. In general, Wisconsin Medicaid covers preventive services; Medicare covers limited preventive services, primarily screenings for specific diseases.)

Figure 6. Coverage of Preventive Care Among Those Privately Insured, Wisconsin 2003



Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Note: Data on this question were not available for 4 percent of those surveyed.

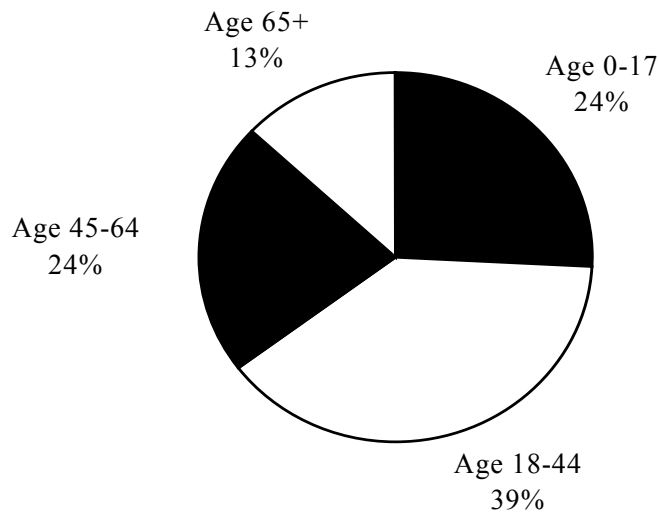
Household Population Characteristics

This section describes characteristics of the Wisconsin household population subgroups for whom health statistics are presented in this report. All of the characteristics described here are estimates from the 2003 Family Health Survey weighted data. The Family Health Survey is considered to be representative of all persons who live in Wisconsin households. Survey results can be used to describe household residents, keeping in mind that survey estimates are going to differ from results of a complete count, such as a census.

According to 2003 Family Health Survey results, approximately 63 percent of the household population is in the age bracket generally considered to be “working age” (ages 18-64) (Figure 7). Another 13 percent are adults aged 65 and older, while 24 percent of the household population are children.

The household population consists of males and females in roughly equal proportions (49% and 51%, respectively) (not shown in a graphic).

Figure 7. Household Population by Age, Wisconsin 2003

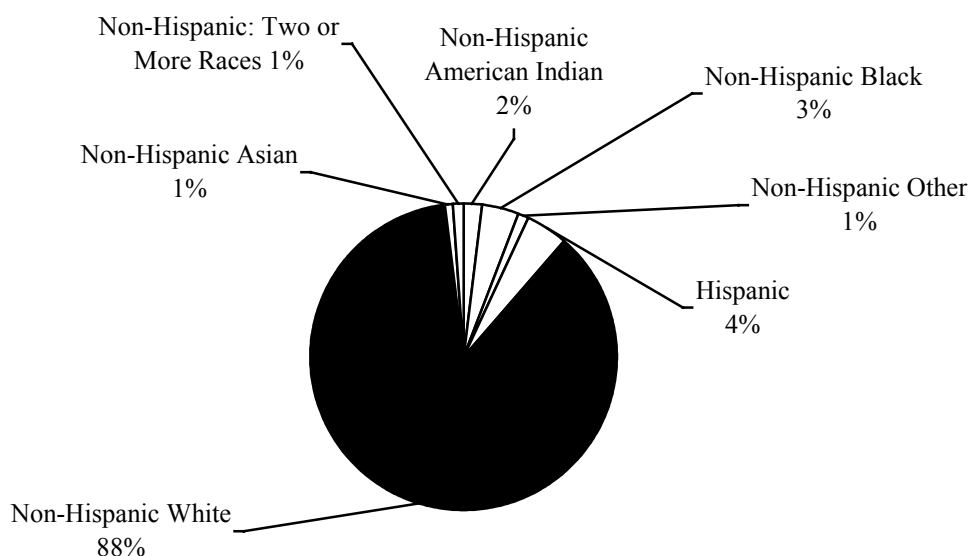


Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

The vast majority of the Wisconsin household population is non-Hispanic white (88%), according to estimates from the Family Health Survey. Four percent of the population is Hispanic or Latino and 3 percent is non-Hispanic black. Two percent of the population is non-Hispanic American Indian, 1 percent is composed of non-Hispanic members of two or more racial groups, and 1 percent is non-Hispanic Asian (Figure 8).

Among children (ages 0-17), 82 percent are non-Hispanic white, 6 percent are Hispanic or Latino and 5 percent are non-Hispanic black. Two percent of children are non-Hispanic American Indian and 2 percent are non-Hispanic members of two or more racial groups. One percent of children are non-Hispanic Asian.

Figure 8. Household Population by Race and Ethnicity, Wisconsin 2003

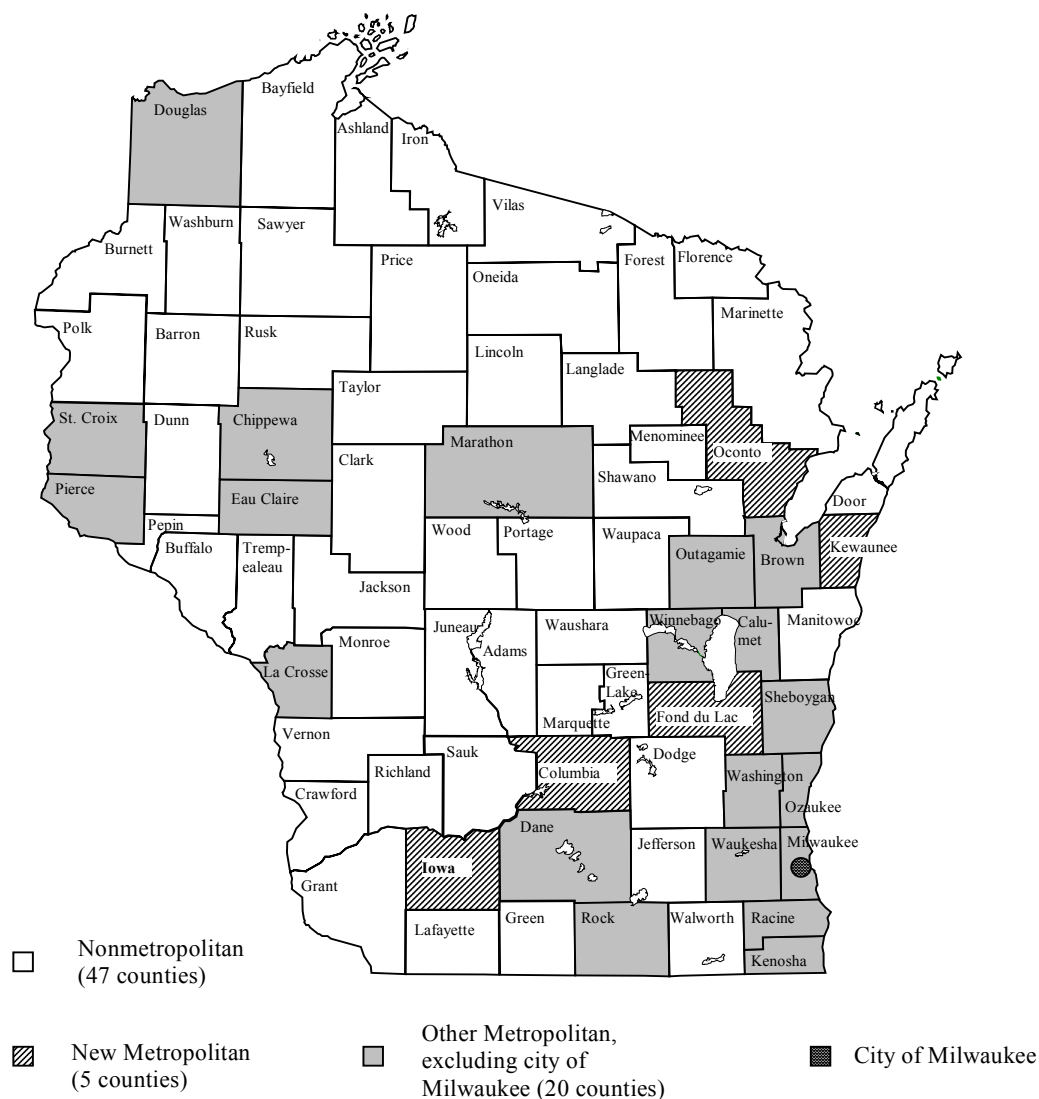


Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Race and ethnicity estimates are based on two survey questions. Respondents are first asked: “*Are you Hispanic or Latino?*” This is followed by: “*Which one or more of the following is your race: American Indian, Asian, Black or African American, White, or something else?*” These questions are then asked for each member of the household.

Based on 2003 Family Health Survey estimates, 10 percent of the state's household population live in the city of Milwaukee, 63 percent live in the balance of Milwaukee County and the other 24 metropolitan counties, and 27 percent live in the 47 nonmetropolitan counties (Table 7, page 21). As shown in the map (Figure 9), five counties were designated as metropolitan for the first time in 2003. This change follows the 2000 U.S. Census standards. The newly designated metropolitan counties are: Columbia, Fond du Lac, Iowa, Kewaunee and Oconto (see Technical Notes, page 25).

Figure 9. Metropolitan and Nonmetropolitan Wisconsin



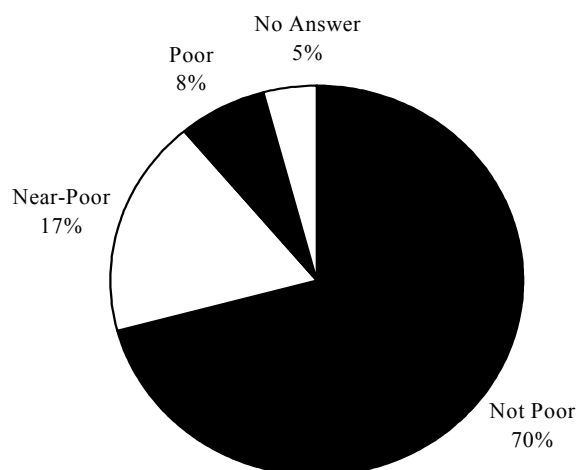
Source: U.S. Office of Management and Budget and U.S. Bureau of the Census.

According to 2003 Family Health Survey results, 8 percent of Wisconsin's household population lived in a poor household in 2002 (Figure 10).

Eleven percent of Wisconsin children lived in households considered poor, and another 18 percent lived in households considered near-poor (Table 4).

Poverty status was determined by asking respondents about total household income from all sources in 2002 and the number of people living in the household (see Technical Notes, pages 25-26).

Figure 10. Household Population by Poverty Status, Wisconsin 2003



Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Table 4. Household Population by Poverty Status and Age, Wisconsin 2003

Age Group*	Poverty Status							
	Poor				Near-Poor		Not Poor	
	Percent	(C.I.±)	Number	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
0-17	11%	(1%)	147,000	(19,000)	18%	(2%)	67%	(2%)
18-44	7	(1)	152,000	(22,000)	16	(2)	73	(2)
45-64	4	(1)	46,000	(11,000)	11	(2)	81	(2)
Total (all ages)	8	(1)	411,000	(35,000)	17	(1)	70	(1)

Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

* Poverty status could not be estimated for persons aged 65 and older because the household income questions were not answered for 15 percent of this age group.

An estimated 91 percent of all adults living in households (3,645,000 people) have completed high school or more education (Table 5, below, and Table 7, page 21).

The proportion of “working-age” adults (ages 18-64) who have completed high school or more education (93%) is larger than the proportion among adults aged 65 and older (81%).

Table 5. Adult Household Population by Educational Attainment and Age, Wisconsin 2003

Age Groups	Education Completed					
	Less than high school		High school graduate		More than high school	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
18-44	7%	(1%)	32%	(2%)	59%	(2%)
45-64	4	(1)	37	(2)	58	(2)
65+	18	(3)	43	(4)	38	(4)
All Adults (18+)	8	(1)	36	(1)	55	(1)

Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 28.
The category “Less than high school” includes all those who did not graduate from high school and do not have a G.E.D. (General Educational Development certificate).

In 2003, an estimated 63 percent of adults ages 18-64 (2,097,000 people) were employed full-time, 7 percent (216,000) were self-employed full-time, and 11 percent (366,000 people) were employed part-time, making a total of 81 percent who were employed. Men and women differ considerably in the proportion employed full- or part-time, with men more likely to be employed full-time (Table 6 and Figure 11, next page).

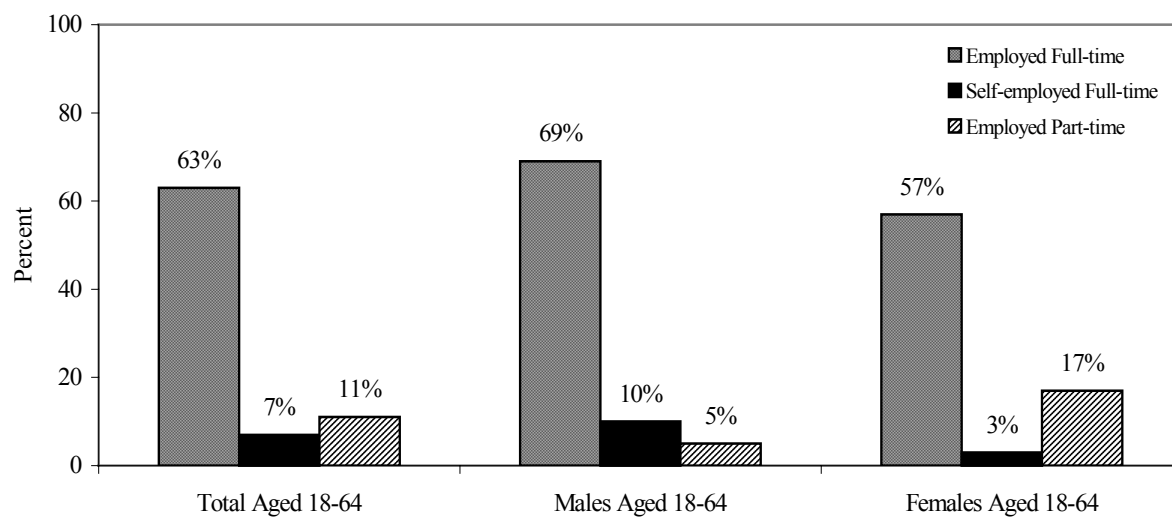
Table 6. Household Population Aged 18-64 by Employment Status and Sex, Wisconsin 2003

	Employment					
	Employed Full-time		Self-employed Full-time		Employed Part-time	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
Males	69%	(2%)	10%	(1%)	5%	(1%)
Females	57	(2)	3	(1)	17	(2)
Total Aged 18-64	63	(2)	7	(1)	11	(1)

Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Note: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 28.

Figure 11. Household Population Aged 18-64 by Employment Status and Sex, Wisconsin 2003



Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Table 7. Characteristics of Wisconsin's Household Population, 2003

	Percent	(C.I.±)	Number	(C.I.±)
Total	100%		5,308,000	
Age Groups				
0-17	24	(1%)	1,300,000	(56,000)
18-44	39	(1)	2,063,000	(63,000)
45-64	24	(1)	1,253,000	(55,000)
65+	13	(1)	689,000	(44,000)
Sex and Age Groups				
Male				
0-17	25	(2)	665,000	(40,000)
18-44	40	(2)	1,045,000	(45,000)
45-64	24	(2)	624,000	(39,000)
65+	11	(1)	287,000	(29,000)
Female				
0-17	24	(1)	635,000	(39,000)
18-44	38	(2)	1,018,000	(44,000)
45-64	23	(1)	628,000	(39,000)
65+	15	(1)	401,000	(33,000)
Race/Ethnicity				
White, non-Hispanic	88	(1)	4,670,000	(42,000)
Black, non-Hispanic	3	(--)	156,000	(22,000)
Two or more races, non-Hispanic	1	(--)	70,000	(15,000)
Hispanic	4	(--)	198,000	(25,000)
Residence				
City of Milwaukee	10	(1)	544,000	(39,000)
Other Metropolitan (excluding city of Milwaukee)	63	(1)	3,323,000	(63,000)
Nonmetropolitan	27	(1)	1,440,000	(58,000)
Poverty Status				
Poor	8	(1)	411,000	(33,000)
Near-poor	17	(1)	894,000	(49,000)
Not poor	70	(1)	3,732,000	(59,000)
Educational Attainment				
Ages 18 and older				
Less than high school diploma	8	(1)	330,000	(32,000)
High school graduate	36	(1)	1,428,000	(55,000)
Education beyond high school	55	(1)	2,217,000	(57,000)
Employment				
Ages 0-17				
Live with employed adult(s)	96	(1)	1,248,000	(12,000)
Ages 18-64				
Employed full-time	63	(2)	2,097,000	(50,000)
Self-employed full-time	7	(1)	216,000	(26,000)
Employed part-time	11	(1)	366,000	(33,000)

Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes: A dash (--) indicates 0.5 percent or less.

C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 28.

Technical Notes

Wisconsin Family Health Survey Design

The Wisconsin Family Health Survey (FHS) is a telephone survey of Wisconsin households, designed to provide estimates of health care coverage, various health problems and use of health care services among people across the state.

The Family Health Survey sampling frame consists of all Wisconsin households with a working telephone. In 2003, the sample design for selecting telephone numbers for the survey divided the state into six sample strata, five of which were defined geographically by grouping all 72 counties into five areas. Telephone area code/prefix combinations from these five strata were randomly sampled at rates proportionate to the population size of each stratum. A sixth sample stratum consisted of telephone prefixes within the city of Milwaukee that had previously been found to include at least 20 percent black respondents. This stratum was also randomly sampled.

The University of Wisconsin Survey Center, University of Wisconsin-Madison, the contracted survey laboratory, drew the samples and conducted all interviews for 2003. Trained interviewers called the sampled telephone numbers and conducted the survey using a computer-assisted telephone survey system (CASES). Each telephone number was called at least 10 times before being designated unanswered. The final overall response rate was 60 percent.

The questions asked in the FHS were designed in the Wisconsin Bureau of Health Information and Policy. Interviews were conducted every month of 2003. The final FHS sample consisted of 2,437 household interviews, representing a total of 6,398 Wisconsin household residents. A total of 661 households were interviewed from January through March; 653 from April through June; 592 from July through September; and 531 from October through December. The demographic characteristics of the 2003 sample are displayed in Table 8 (next page), which presents the unweighted frequencies. The results in this table are not representative of the Wisconsin population because they have not been weighted to correct for disproportionate sampling rates.

The person in each household who knows the most about the health of all household members is selected to answer all survey questions during the telephone interview. This respondent answers survey questions for him/herself as well as for all other household members. Since each household member does not speak directly to the interviewer, survey answers are “reported” by the respondent. The reader will see the phrase . . . *was reported to be* . . . in this report. In places where this phrase is not used, the reader should keep in mind that all information here is reported by one respondent on behalf of all household members. In 2003, 71 percent of the respondents were women. Abbreviated versions of various survey questions appear with some of the tables in this report and in the Appendix. A copy of all questions asked in 2003 may be obtained from the Bureau of Health Information and Policy.

The data set for analysis of the 2003 Family Health Survey was constructed in the Bureau of Health Information and Policy, using the individual as the basic unit for analysis. Some missing data (i.e., respondent refused to answer or answered “don’t know”) on the age and sex variables were imputed, using interview transcripts and similar cases. About 9 percent of respondents did not report income (needed to calculate poverty status). Through imputation from other income information, the final proportion of households with missing information on poverty status was reduced to 5 percent (unweighted for households).

Table 8. Wisconsin Family Health Survey 2003 Sample

Total	6,398		
Age Groups		Residence	
0-17	1,750	City of Milwaukee	1,020
18-44	2,251	Other Metropolitan (excluding	
45-64	1,656	city of Milwaukee)	3,663
65+	736	Nonmetropolitan	1,715
Sex and Age Groups			
Male		Poverty Status	
0-17	882	Poor	556
18-44	1,075	Near-poor	1,125
45-64	791	Not poor	4,430
65+	332		
Female		Educational Attainment	
0-17	868	Ages 18 and older:	
18-44	1,176	Less than high school diploma	363
45-64	865	High school diploma	1,658
65+	404	More than high school	2,587
Ethnicity and Race		Employment	
Hispanic or Latino	197	Ages 0-17	
White, not Hispanic/Latino	5,383	Live with no employed adult(s)	85
Black or African American,		Live with employed adult(s)	1,665
not Hispanic/Latino	438	Ages 18-64	
American Indian or Alaska Native,		Employed full-time	2,418
not Hispanic/Latino	82	Self-employed full-time	259
Asian, not Hispanic/Latino	89	Employed part-time	444
Other, not Hispanic/Latino	81		
Two or more races, not			
Hispanic/Latino	99		

Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

A weight was constructed for each person record in the data set, to adjust for the varying sampling rates, response rates by stratum and number of telephone numbers in each interviewed household. When these weights are applied to the data set, the results are considered to be representative of all Wisconsin household residents in 2003.

One additional component was included to construct the final weight: the total estimated household population in Wisconsin, tabulated for 40 separate subgroups. These subgroups were composed of the combinations of four age groups (0-17, 18-44, 45-64, 65+), by two sex groups, by five geographic regions. The sum total of the 40 subgroups is the estimated household population. The population used to weight this data set was 5,307,510, the total estimated household population for Wisconsin on July 1, 2002. This "post-stratification" weight component is applied to each data set record along with the weight described above.

These data set weights were used in computing each percentage and number of people presented in this report. This is the best available method to produce reliable results from the survey data. All references to "weighted" data in this report refer to data that have been adjusted by using these weights so they are representative of the Wisconsin household population.

Definitions of Variables Used in This Report

Age and Sex. These characteristics are reported by the respondent for each household member. Individual years of age are classified into four groups for analysis: ages 0 through 17, 18 through 44, 45 through 64, and 65 and older.

Ethnicity and Race. FHS respondents were first asked if anyone in the household was Hispanic or Latino. Then they were asked to report each household member's race or races. Up to five races could be reported for each person.

In this report, all persons who were reported to be Hispanic or Latino are in the Hispanic/Latino category. All persons not reported as Hispanic/Latino, but for whom two or more races were reported, are in the "two or more races" category. All remaining persons are distributed in the "single-race, not Hispanic/Latino" categories. Some ethnic and racial groups are not included in the tables due to small sample sizes.

Metropolitan and Nonmetropolitan. In 2003, five Wisconsin counties were newly designated as metropolitan counties by the federal Office of Management and Budget, based on the 2000 U.S. Census standards. These counties are: Columbia, Fond du Lac, Iowa, Kewaunee and Oconto. Twenty Wisconsin counties previously designated as metropolitan are: Brown, Calumet, Chippewa, Dane, Douglas, Eau Claire, Kenosha, La Crosse, Marathon, Milwaukee, Outagamie, Ozaukee, Pierce, Racine, Rock, St. Croix, Sheboygan, Washington, Waukesha, and Winnebago. Counties are designated as metropolitan because they either 1) have a central city of at least 50,000 people or 2) are adjacent and economically linked to a "central city" county. For the tables in this report, results for the city of Milwaukee have been separated from the rest of the metropolitan counties. The "Other Metropolitan" category includes Milwaukee County outside the city plus the remaining 24 metropolitan counties. The other 47 counties are nonmetropolitan.

Poverty Status. The relationship between the number of people in a household and the annual income of that household determines the poverty status. The Family Health Survey asked several questions about total household income during the calendar year prior to the survey (2002), and used current household size to determine whether a household's income was below the federal poverty guideline. A household of four people was considered poor if the total income was below \$18,000. (This is an approximation of the 2002 federal guideline, which was \$18,100.) The "near-poor" category used in this report includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$36,000 (Table 9, next page).

Table 9. Wisconsin Family Health Survey Poverty Guidelines, 2002

Household Size	Poor	Near-Poor
1	\$9,000	\$18,000
2	\$12,000	\$24,000
3	\$15,000	\$30,000
4	\$18,000	\$36,000
5	\$21,000	\$42,000
6	\$24,000	\$49,000

Source: 2003 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services. Guidelines derived from *Federal Register*, February 14, 2002, and rounded to nearest \$1,000.

Note: All members of a household were considered “poor” if total household income was less than the poverty guideline shown for a household of that size. Household members were considered “near-poor” if total household income fell between the poor and near-poor guidelines shown for a household of that size.

Educational Attainment. Years of schooling completed are categorized in three groups for this report. Adults who finished 11 grades of school or less are in the first group, “less than high school diploma.” Adults who completed 12 years of school or a G.E.D. are in the “high school graduate” group, and adults who attended college or technical school beyond high school are in the “education beyond high school” group.

Working-Age Adults (ages 18 to 64). People in this age range are classified by employment status. Those who were working full-time for an employer at the time of the survey interview are grouped together; some in this group also were self-employed. Among those not working full-time for an employer, those who were self-employed full-time are grouped together, as are those who were working part-time. The remaining adults ages 18-64 include homemakers, the retired, full-time students, persons laid off, the unemployed (either looking or not looking for work), and those disabled persons who are unable to work. These adults were not grouped together, as they are too disparate.

Children Under Age 18. All children under age 18 are classified by the employment status of the adults in their household. If at least one adult was employed either part-time or full-time, then the child was classified as living with an employed adult. If no adult in the child’s household was employed at the time of the interview, then the child was classified as living with no employed adults. The results for the latter group are not included in the weighted tables because of the small sample size.

Health Insurance. As used in this report, “health insurance” includes any kind of private or public coverage for health care costs, including Medicare, Medical Assistance (also called Medicaid or BadgerCare) and other government-funded insurance. The FHS does not obtain detailed information about the extent of services covered by insurance, nor information about costs of premiums, deductibles and co-payments.

Questions about health insurance coverage inquire about specific types of insurance in this sequence: Medicare, employer-sponsored, Medicare supplement or Medigap, private (insurance bought directly from an agent or company), coverage from someone not living in the household, military health care (TRICARE, CHAMPUS, CHAMP-VA, VA), Medicaid (including Title 19, BadgerCare and Healthy Start), and other types of coverage (HIRSP and GAMP are specifically mentioned). For each type of insurance, the respondent is asked whether any household members are currently enrolled and, for each enrolled person, whether that person has been enrolled for less than or more than 12 months.

At the end of this set of questions, the respondent is asked about each person who was not reported to be covered by any type of insurance. This verification question locates another small group of people who otherwise would mistakenly be considered uninsured.

People with Indian Health Service medical care and no other coverage are considered uninsured in this report.

Health Insurance Coverage Over the Past Year. This estimates three groups: the percentage of residents who were covered by any type of insurance over the entire 12 months preceding the telephone interview, the percentage who had coverage during part of the 12 months and had no insurance part of the time, and the percentage who had no health insurance at all during the preceding 12 months.

Because FHS interviews were conducted throughout the year, the “preceding 12-month” period is variable. For example, respondents interviewed in May 2003 were asked to report their health insurance coverage for the 12-month period between May 2002 and May 2003.

A comparison between 2002 and 2003 estimates of the percent without health insurance for all of the past year shows no statistically significant difference (4% uninsured each year).

The FHS estimate of uninsured for the entire year has not been identical to that reported by the U.S. Census Bureau’s Current Population Survey (CPS). Though both surveys estimate the proportion of persons who were uninsured for the entire past year, differences in measurement methods may explain most of the discrepancy between estimates. For example:

- The sample design for the FHS is a random sample of telephone numbers, stratified by regions, while the CPS uses a nationally representative multistage cluster sample.
- The FHS insurance question refers to the past 12 months while the CPS asks about the previous calendar year.
- The study designs are different: the CPS is longitudinal, conducting eight interviews with each household over a two-year period, while the FHS is a point-in-time study, conducting one interview with each household.
- There are variations in interviewer training and methods. The first CPS interview is conducted face-to-face, while the FHS is conducted only by telephone.
- The survey questions are worded differently.
- The FHS is designed to collect health-related information, while the CPS is primarily a labor force survey.

Despite the differences between the two surveys, findings on the characteristics of people without health insurance are consistent in both surveys. The Wisconsin Family Health Survey, the Census Bureau’s Current Population Survey and other reputable surveys find that persons are much more likely to be uninsured if they (or their family members) are unemployed, members of some minority groups, low-income or poor, or lacking a high school diploma.

The reader is advised to use CPS estimates to make comparisons between states. However, for program purposes, the FHS is a better source of information about health insurance among Wisconsin residents since the FHS is focused on health information, and offers the capacity for more detailed analysis.

Insured and Uninsured. The “current” estimate of health insurance coverage is the percentage (or number) who had health insurance coverage at the time of the interview. It is a snapshot estimate, a cross-section of the Wisconsin household population at one point in time. Any type of public or private insurance coverage at the time of the interview classifies a person as having health insurance. Those with no insurance at the time of the interview are uninsured.

There is no statistically significant difference between estimates of the currently uninsured for 2002 and 2003 (6% each year).

Type of Health Insurance Coverage. As previously described, respondents were asked specifically about whether household members had various types of health insurance coverage at the time of the interview. The groupings shown in Table 3 include: all people with only employer-sponsored coverage; all people with only privately-purchased coverage; everyone with only Medicaid; everyone with Medicare, including those who have Medicare plus a supplement; everyone with other types of insurance, including military coverage; and everyone with no insurance. These groups are mutually exclusive and exhaustive. An additional column displays everyone who had any Medicaid coverage, including those who had Medicaid plus another type of coverage. This grouping overlaps several of the groupings already mentioned.

Tables in This Report

With the exception of Table 8, all information presented in the tables and figures in this report, including the estimates of Wisconsin’s household population characteristics, was produced from the weighted 2003 Family Health Survey.

The tables include estimated percentages, 95 percent confidence intervals, and estimated numbers of people. Results are referred to as “estimated” percentages and numbers because all of the results are derived from a sample survey. The weighted survey data provide reliable estimates of characteristics of Wisconsin’s population. The percentage estimates, as well as the percentage confidence intervals, are rounded to whole numbers to avoid the impression of greater precision than is warranted from a sample survey. The estimated numbers of people, which are estimates of the Wisconsin household population, are rounded to the nearest 1,000 for the same reason.

The Family Health Survey conducts interviews with randomly selected households, a sample of all Wisconsin households. The random sample is used to represent the actual Wisconsin population, but the sample will have some small amount of variation from the actual population. Statistical procedures, such as constructing confidence intervals, are a guide to the amount of precision attributed to the survey results.

In most tables presented in this report, the 95 percent confidence interval (for both the estimated percents and number of people) is in parentheses. Add the confidence interval value to the estimated percent to find the high boundary of the 95 percent confidence interval, and subtract it from the percent to find the low boundary. For example, on the top line of Table 2 (page 10), 6 percent of Wisconsin household residents were reported to be uninsured at the time of the survey interview. Adding and subtracting the 1 percent value yields a 95 percent confidence interval of 5 to 7 percent. This means that 95 out of 100 random surveys would estimate that 5 to 7 percent of Wisconsin household residents in 2003 were uninsured at a given point in time. The same procedure applies to the estimated number of people: adding and subtracting 31,000 from 323,000 yields a 95 percent confidence interval of 292,000 to 354,000 persons who were currently uninsured.

Statistical Tests

A statistical test was used each time a difference between two estimates is identified in the text. For example, the phrase “those more likely to be uninsured ” means that the difference between the identified groups was tested and found to be a statistically significant difference, not due to random variation. Only those differences that are statistically significant at the 0.05 level are mentioned in this report. A t-test of the differences between percents was used to determine statistical significance.

In some tables the percentage estimates would be expected to sum to 100 percent, but they do not. This is due to two factors: rounding to whole numbers and the omission of “no answer” categories. The “no answer” category includes refusals to answer and answers of “don’t know.” Information about the “no answer” or missing data category is presented in tables when it is a notable percentage.

Appendix

Abbreviated Interview Schedule 2003 Family Health Survey Insurance Questions

The questions are presented here as if they were asked only of the respondent, but in fact most questions were asked about each person living in the respondent's household. The respondent on behalf of the other household members answered all questions. The complicated skip patterns built into the interview schedule are not shown here (nor are the response categories); skip patterns are based on the answers to prior questions. This is a simplified version of the survey's health insurance and demographic questions only, presented for ease of understanding.

After the interviewer asks who is the most knowledgeable person in the household (in matters related to the health of other household members), that person is selected to be the respondent and answers questions on behalf of everyone in the household. At the start of the interview, the respondent is asked to list all persons living in the household and to give their first name, their relationship to the respondent, and their age and sex.

FAMILY HEALTH INTERVIEW SCHEDULE

- Now I have some questions about insurance coverage. At this time, is anyone in your household enrolled in:
 - Medicare, the health insurance for people 65 and older and people with certain disabilities?
 - Insurance provided through a current or former employer or union?
 - A Medicare supplement or Medigap plan?
 - An insurance plan bought directly from an insurance agent or insurance company?
 - An insurance plan of someone who does not live in this household?
 - TRICARE, CHAMPUS, CHAMP-VA, VA, other military health care, or the Indian Health Service?
 - There are a number of government programs that pay for health care for low-income and working families. At this time, is anyone in your household enrolled in Medicaid, Title 19, T-19, Medical Assistance, BadgerCare or Healthy Start?
 - HIRSP, the Health Insurance Risk Sharing Plan, WisconCare, GAMP, the General Assistance Medical Program, or any other insurance?

(The next questions were asked as needed for each type of insurance coverage.)

- Have you been enrolled in this health insurance plan for less than 12 months or for more than 12 months?
- Whose employer or union provides this plan?
- At this time, in addition to the policyholder, who else is covered by this plan?
- Does this health plan cover all, most, some or none of the costs of general check-ups and other preventive services?
- When you are sick or injured, does this health plan cover all, most, some or none of the costs of health care at a doctor's office or health care clinic?
- For overnight hospital stays, does this health plan cover all, most, some or none of the costs?
- Is this plan an HMO, that is, a Health Maintenance Organization?

(The next questions were asked for those who were insured for less than 12 months.)

- Were you uninsured at some time during the past 12 months?
- For how many months were you uninsured?

(The next questions were asked of those who did not have health insurance coverage at the time of the interview.)

- According to the information I have so far, you do not have health care coverage at this time. Is that correct?
 - Were you covered by health insurance at any time during the last 12 months?
 - For how many of the past 12 months did you have health insurance?
 - What kind of health insurance did you have during the time you were insured?
 - What was the main reason your health insurance coverage stopped?

(The next questions were asked about household members of working-age, 18-64.)

- Last week, did you do any work, either full-time or part-time for pay or profit?
- Do you have a job from which you were temporarily absent last week?
- What was the main reason you did not have a job last week?
- Are you going to school full-time?
- Last week, did you have a second job or business, in addition to your main job or business?
- Let's talk about your main job – the job where you worked the most hours last week. Were you working for an employer, self-employed, or both?
- Was your employer the government, a privately-owned company or business, a non-profit organization, or something else?
- How long have you been working for this employer?
- Were you working on a farm?
- Do you work at a place that has more than 50 employees?
- How many hours per week do you usually work on this job?
- Do you consider your job temporary? Why?
- You said that you have health insurance coverage from a current or former employer or union and that other household members are covered through that policy. Is that insurance through this job?
- Do you pay all, most, some, or none of the costs of premiums for this health insurance?
- Has the employer or the union offered you health insurance?
- Does your employer or union offer health insurance to any other employees?
- Would the health insurance offered by your employer or union cover anyone in your household besides you?

(The next two questions were asked about all household members aged 18 and older.)

- What is the highest grade or level in school or college you have completed?
- Are you now married, widowed, divorced, separated, or never married?

(The next questions were asked about all household members.)

- Are you Hispanic or Latino?
- What language is spoken in your home?
- What is your Hispanic or Latino origin? Is it Mexican-American, Puerto Rican, Cuban, or something else?
- Which one or more of the following is your race? American Indian, Asian, Black or African American, White, or something else?
- In what county is this residence located?
 - (Asked if residence is in Milwaukee County.)*
 - Is this residence in the city of Milwaukee?
- What is your Zip code?
- Do you live on a farm?

(The next series of questions was about annual household income. Respondents were asked three income questions, depending on their household size. Answers to these questions were used to compute poverty status. Because this is a complex section of the interview, only one example is given here, based on a household of four.)

- Thinking of the total income for everyone in your household from all sources, before taxes, in 2002, was that income less than \$18,000, between \$18,000 and \$36,000, or greater than \$36,000?

(If the respondent answers “greater than \$36,000,” the following question is asked.)

- Was your total household income in 2002 less than \$54,000 or greater than \$54,000?

(If the respondent answers “greater than \$54,000,” a final income question is asked.)

- Was your total household income in 2002 less than \$75,000 or greater than \$75,000?

Thank you very much for your time and cooperation.

